

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 3 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Phillip S Osley
Felicia A Osley**

Case No.: **18-16547**
Judge: **Hon. Christine M. Gravelle, USBJ**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original ☒ Modified/Notice Required Date: **4/2/2018**
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JMG Initial Debtor: PSO Initial Co-Debtor FAO

Part 1: Payment and Length of Plan

a. The debtor shall pay 300.00 Monthly to the Chapter 13 Trustee, starting on May 1, 2018 for approximately 24 months, and then pay 910.00 Monthly to the Chapter 13 Trustee, starting on May 1, 2020 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:
Increase in Trustee payment based on termination of auto loan payment to Toyota Finance (Toyota Sienna). State of NJ Division of Taxation Priority Claim to be modified by Motion. To extent that any priority taxes are due, to be paid through Plan. Debtor-Husband had change of jobs after Petition was filed. Debtor to file Amended Schedules I & J reflecting current and projected future circumstances.

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq.	Attorney Fees	667.50

State of New Jersey - Division of Taxation	Taxes	0.00
or amount of claim amended.		
<p>b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:</p> <p><input checked="" type="checkbox"/> None</p> <p><input type="checkbox"/> The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):</p>		
Creditor	Type of Priority	Claim Amount
		Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Freedom Mortgage Corp	24 Stevens Road Kendall Park, NJ 08824 Middlesex County	29,484.15	0.00	29,484.15	2,942.75

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Garden Savings F.c.u.	2013 BMW 535i	1,489.31	0.00	1,489.31	620.00
Hyundai Finc	2014 Hyundai Accent	464.55	0.00	464.55	391.00
Toyota Motor Credit Co	2011 Toyota Sienna	1,230.78	0.00	1,230.78	615.39

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in

Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Capital One Auto Finance	2010 Toyota Corrolla	4,900.00	0.00 Surrender in full satisfaction pursuant to 11 USC §1325(a)(5)(C)

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Secretary of Housing and Urban Development

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
TFS C/F FIG Cap Inv NJ13, LLC	24 Stevens Road Kendall Park, NJ 08824 Middlesex County	2,938.49

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Dept Of Ed/582/nelnet	Educational	Outside Plan - non-dischargeable	0.00
Dept Of Ed/582/nelnet	Educational	Outside Plan - non-dischargeable	0.00

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Navaneetha Devaraj & Sheela Gopalakrishn	Debtors' Residence 24 Stevens Rd., Kendall Park, NJ 08824	Judicial Judgment No. VJ-000154-15	15,389.00	410,000.00	1,606.86 11 U.S.C. § 522(d)(1)	408,393.14	15,389.00
Sandeep Jain	Debtors' Residence 24 Stevens Rd., Kendall Park, NJ 08824	Judicial Case No.: SC-000692-15	2,865.00	410,000.00	1,606.86 11 U.S.C. § 522(d)(1)	408,393.14	2,865.00
Stacey Cadoff	Debtors' Residence 24 Stevens Rd., Kendall Park, NJ 08824	Judicial MID-000699-17	2,412.00	410,000.00	1,606.86 11 U.S.C. § 522(d)(1)	408,393.14	2,412.00

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 4/16/2018.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
To address claims and objections and Order Vacating Stay as to vehicle which is not necessary to reorganization.	Plan includes filed claim amounts of secured creditors and provides for surrender of vehicle driven by child of debtor.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☐ NONE
☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$300.00 per month for 24 months, then \$910.00 per month for 36 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>September 19, 2018</u>	<u>/s/ Phillip S Osley</u> Phillip S Osley Debtor
Date: <u>September 19, 2018</u>	<u>/s/ Felicia A Osley</u> Felicia A Osley Joint Debtor
Date: <u>September 19, 2018</u>	<u>/s/ Justin M. Gillman, Esq.</u> Justin M. Gillman, Esq. Attorney for the Debtor(s)

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Phillip S Osley
 Felicia A. Osley
 Debtors

Case No. 18-16547-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 62

Date Rcvd: Sep 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2018.

db/jdb
 cr
 +Phillip S Osley, Felicia A. Osley, 24 Stevens Road, Kendall Park, NJ 08824-1421
 +FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 517431970 +Aargon Agency, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
 517431969 +Aargon Agency, Attn: Bankruptcy Department, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
 517431986 +Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
 517431988 +Dept Of Ed/582/nelnet, 3015 Parker Rd, Aurora, CO 80014-2904
 517431990 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 517431991 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517499804 +FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE, ATTN: BANKRUPTCY DEPARTMENT, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
 517431994 +Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
 517431995 +Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
 517431996 +Garden Savings F.c.u., 129 Littleton Rd, Parsippany, NJ 07054-1897
 517521681 +Garden Savings Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
 517431998 +Hyundai Finc, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
 517432000 +Navaneetha Devaraj & Sheela Gopalakrishnan, 22 Christy Drive, Warren, NJ 07059-6804
 517478679 +Navaneetha Devaraj and Sheela Gopalakrishnan, 203 Benkly Drive, Princeton, NJ 08540-9007
 517492694 +Navaneetha Devaraj and Sheela Gopalakrishnan, Philip R. Kaufman, 54 Woodbridge Ave., Highland Park, NJ 08904-3257
 517432001 +Phelan Hallinan, Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
 517432002 +Philip R. Kaufman, Esq., 54 Woodbridge Avenue, Highland Park, NJ 08904-3257
 517574154 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)
 517432003 +Sandeep Jain, 26 Imperial Ct, Monroe Township, NJ 08831-2162
 517432004 +Secretary of Housing and Urban Developme, 451 7th Street S.W., Washington, DC 20410-0002
 517432005 +South Brunswick Tax Collector, 540 Ridge Road, Monmouth Junction, NJ 08852-2677
 517432008 +Stacey Cadoff, 163 Gregory Lane, Franklin Park, NJ 08823-1680
 517432009 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111, Trenton, NJ 08645-0111
 517432011 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408)
 517432012 +Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004
 517476355 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 517432013 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
 517432015 +Trident Asset Management, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294
 517432014 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 19 2018 21:59:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 19 2018 21:59:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517431971 +E-mail/Text: legal@blirentals.com Sep 19 2018 21:59:01 BLI Rentals, LLC, PO Box 992, Emporia, KS 66801-0992
 517467162 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 19 2018 22:04:52 Capital One Auto Finance, 4515 N Santa FE Ave., Dept. APS, Oklahoma City, OK 73118-7901
 517431972 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Sep 19 2018 22:04:39 Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517431974 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Sep 19 2018 22:04:39 Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864
 517465693 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 19 2018 22:04:52 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
 517444957 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 19 2018 22:04:52 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517431976 +E-mail/Text: Bk@c2cfsi.com Sep 19 2018 21:59:09 Coast to Coast Financial Solutions, Attn:Bankruptcy, 101 Hodencamp Rd Ste 120, Thousand Oaks, CA 91360-5831
 517431977 +E-mail/Text: Bk@c2cfsi.com Sep 19 2018 21:59:09 Coast to Coast Financial Solutions, 101 Hodencamp Rd, Thousand Oaks, CA 91360-5831
 517431978 +E-mail/Text: bankruptcy@consumerportfolio.com Sep 19 2018 21:59:12 Consumer Portfolio Svc, Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
 517431979 +E-mail/Text: bankruptcy@consumerportfolio.com Sep 19 2018 21:59:12 Consumer Portfolio Svc, Po Box 57071, Irvine, CA 92619-7071

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 62

Date Rcvd: Sep 19, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517431980 +E-mail/Text: bankruptcy_notifications@ccsusa.com Sep 19 2018 21:59:26
Credit Collections Services, Attention: Bankruptcy, 725 Canton Street,
Norwood, MA 02062-2679

517431982 +E-mail/Text: bankruptcy_notifications@ccsusa.com Sep 19 2018 21:59:26
Credit Collections Services, Po Box 607, Norwood, MA 02062-0607

517431984 +E-mail/PDF: creditonebkn notifications@resurgent.com Sep 19 2018 22:04:41 Credit One Bank Na,
Po Box 98873, Las Vegas, NV 89193-8873

517431985 +E-mail/PDF: creditonebkn notifications@resurgent.com Sep 19 2018 22:04:41 Credit One Bank Na,
Po Box 98875, Las Vegas, NV 89193-8875

517572865 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 19 2018 22:04:55 Directv, LLC,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517431992 +E-mail/Text: bnc-bluestem@quantum3group.com Sep 19 2018 21:59:21 Fingerhut,
Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

517431993 +E-mail/Text: bnc-bluestem@quantum3group.com Sep 19 2018 21:59:21 Fingerhut,
6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

517546881 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Sep 19 2018 21:59:25
Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809,
Fountain Valley, CA 92728-0809

517431997 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Sep 19 2018 21:59:25 Hyundai Finc,
Attn: Bankruptcy, Po Box 20809, Fountain City, CA 92728-0809

517431999 +E-mail/Text: cio.bncmail@irs.gov Sep 19 2018 21:58:58 Internal Revenue Service (IRS),
Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346

517580571 +E-mail/PDF: resurgentbkn notifications@resurgent.com Sep 19 2018 22:04:41
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517432006 +E-mail/Text: bankruptcy@sw-credit.com Sep 19 2018 21:59:09 Southwest Credit Systems,
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958

517432007 +E-mail/Text: bankruptcy@sw-credit.com Sep 19 2018 21:59:09 Southwest Credit Systems,
4120 International Parkway, Carrollton, TX 75007-1958

517432010 +E-mail/Text: ar@figadvisors.com Sep 19 2018 21:59:17 TFS C/F FIG Cap Inv NJ13, LLC,
MTAG C/F FIG Cap Invest NJ 13, PO Box 54472, New Orleans, LA 70154-4472

517525756 +E-mail/Text: ar@figadvisors.com Sep 19 2018 21:59:17 TFS Cust for FIG Cap Inv NJ13, LLC,
PO Box 54472, New Orleans, LA 70154-4472

517461353 +E-mail/Text: electronicbkydocs@nelnet.net Sep 19 2018 21:59:10
US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,
Lincoln, NE 68508-1911

517432018 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Sep 19 2018 21:58:51
Verizon, Po Box 650584, Dallas, TX 75265-0584

517432016 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Sep 19 2018 21:58:51
Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225

517570221 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 19 2018 22:05:10 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517431973* +Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285

517431975* +Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864

517431981* +Credit Collections Services, Attention: Bankruptcy, 725 Canton Street,
Norwood, MA 02062-2679

517431983* +Credit Collections Services, Po Box 607, Norwood, MA 02062-0607

517431987* +Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505

517431989* +Dept Of Ed/582/nelnet, 3015 Parker Rd, Aurora, CO 80014-2904

517432019* +Verizon, Po Box 650584, Dallas, TX 75265-0584

517432017* +Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 62

Date Rcvd: Sep 19, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Craig Scott Keiser on behalf of Creditor FREEDOM MORTGAGE CORPORATION
craig.keiser@phelanhallinan.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com
Justin M Gillman on behalf of Debtor Phillip S Osley abgillman@optonline.net,
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TOTAL: 9